## United States Bankruptcy Court Middle District of Pennsylvania

In re: Case No. 21-02629-HWV
Thelma I Dickerson Chapter 7

Debtor

## **CERTIFICATE OF NOTICE**

District/off: 0314-1 User: admin Page 1 of 2
Date Rcvd: Apr 12, 2022 Form ID: 318 Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol		Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2022:

Recip ID	Recipient Name and Address
db	+ Thelma I Dickerson, 1102 Celeste Drive, Shippensburg, PA 17257-8997
5450530	+ ARS Resources, PO Box1056, Blue Bell, PA 19422-0287
5450534	+ Chambersburg Hospital, 760 E Washington St, Chambersburg, PA 17201-2751
5450536	+ Commercial Acceptance Co, P O Box 3268, Camp Hill, PA 17011-3268
5450538	Department of Labor & Industry, Unemployment Compensation Benefit, 56 East Grant St, Lancaster, PA 17602
5450540	+ Holy Spirit EMS, P O Box 983029, Boston, MA 02298-3029
5450543	Ludwick Eye Center, Fifth Avenue, Chambersburg, PA 17201
5450545	Midland Credit, 320 East Beaver Street, Troy, MI 48083
5450548	+ Peerless Credit Svcs Inc, P O Box 518, Middletown, PA 17057-0518
5450549	++ RAUSCH STURM LLP, 250 N SUNNYSLOPE ROAD, BROOKFIELD WI 53005-4824 address filed with court:, Rausch Sturm, LLC, 250 North Sunnyslope Road, Brookfield, WI 53005
5450550	+ Select Portolio Servicing, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
5450551	+ Shippensburg EMS, C/O Commercial Acceptance Co, 2 W Main St, Camp Hill, PA 17011-6326
5450552	+ Shippensburg EMS, C/O ProMed Svc Inc, 4 W Main St, Camp Hill, PA 17011-6326
5450553	+ Summit Physicians Svcs, 785 Fifth Ave, Ste 3, Chambersburg, PA 17201-4232
5450555	+ Tate & Kirlin Associates, 2810 Southampton Rd, Philadelphia, PA 19154-1207
5450559	+ Well Span Health, 760 E Washington Street, Chambersburg, PA 17201-2751

TOTAL: 16

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b> 5450532	Notice Type: Email Address + EDI: CAPITALONE.COM	Date/Time	Recipient Name and Address
3430332	+ EDI: CAPITALONE.COM	Apr 12 2022 22:38:00	Capital One, P O Box 30281, Salt Lake City, UT 84130-0281
5450531	EDI: CAPITALONE.COM	Apr 12 2022 22:38:00	Capital One, P O Box 85167, Richmond, VA 23285-5167
5450533	+ EDI: CAPITALONE.COM	4 12 2022 22 20 00	C 110 WIM , POP 20201 C 141 I
		Apr 12 2022 22:38:00	Capital One /Wal Mart, PO Box 30281, Salt Lake City, UT 84130-0281
5450535	+ EDI: WFNNB.COM	Apr 12 2022 22:38:00	Commenity Banks, PO Box 182120, Columbus,
5450539	Essail/Tayt blanting@auchun agus	1	ОН 43218-2120
3430339	+ Email/Text: bknotice@ercbpo.com	Apr 12 2022 18:35:00	Enhanced Recovery Company, PO Box 57547, Jacksonville, FL 32241-7547
5450541	+ EDI: IIC9.COM	Apr 12 2022 22:38:00	IC System Inc, P O Box 64378, Saint Paul, MN
		Apr 12 2022 22.38.00	55164-0378
5450544	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 12 2022 18:41:53	LVNV Funding LLC, P O Box 10584, Greenville, SC 29603-0584
5450546	+ Email/Text: Bankruptcies@nragroup.com	Apr 12 2022 18:35:00	National Recovery Agency, P O Box 67015,
		Apr 12 2022 18.33.00	Harrisburg, PA 17106-7015
5450547	+ EDI: AGFINANCE.COM	Apr 12 2022 22:38:00	One Main Financial, P O Box 1010, Evansville, IN 47706-1010
5450549	Email/Text: lawfirmTX@rsieh.com		

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		Apr 12 2022 18:35:00	Rausch Sturm, LLC, 250 North Sunnyslope Road, Brookfield, WI 53005
5450554	+ EDI: RMSC.COM	Apr 12 2022 22:38:00	SYNCB Wal Mart, PO Box 965024, Orlando, FL 32896-5024
5450550	+ Email/Text: BKSPSElectronicCourtNotifications@spservice	ing.com Apr 12 2022 18:35:00	Select Portolio Servicing, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
5450556	+ EDI: PRATHEBUR	Apr 12 2022 22:38:00	The Bureaus, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
5450557	+ EDI: WFNNB.COM	Apr 12 2022 22:38:00	Victorias Secret, PO Box 182789, Columbus, OH 43218-2789
5450558	+ EDI: RMSC.COM	Apr 12 2022 22:38:00	Walmart, PO Box 965024, Orlando, FL 32896-5024

TOTAL: 15

TOTAL: 4

## **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID<br/>5450537Bypass Reason<br/>Cumberland Goodwill5450542John A Dickerson

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## **NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2022	Signature:	/s/Gustava Winters	

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2022 at the address(es) listed below:

Name	Email Address
Leon P. Haller (Trustee)	lhaller@pkh.com lrynard@pkh.com;lhaller@ecf.axosfs.com
Michael John Csonka	on behalf of Debtor 1 Thelma I Dickerson office@csonkalaw.com kwhitsel@csonkalaw.com;r48114@notify.bestcase.com;mcsonka@alifeafterdebt.com;kwhitsel@alifeafterdebt.com
Rebecca Ann Solarz	on behalf of Creditor U.S. Bank National Association as trustee, on behalf of the holders of the Home Equity Asset Trust 2006-6 Home Equity Pass Through Certificates, Series 2006-6 bkgroup@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

Information	n to identify the case:	
Debtor 1	Thelma I Dickerson	Social Security number or ITIN xxx-xx-0937
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN EIN
United States Ba	nkruptcy Court Middle District of Pennsylvania	
Case number:	1:21-bk-02629-HWV	

# **Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Thelma I Dickerson

4/12/22

By the court:

Henry W. Van Eck, Chief Bankruptcy Judge

### **Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Official Form 318

Order of Discharge

page 1

### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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